

In re:
Daniel A Formica
Marcie A Formica
Debtors

Case No. 19-17854-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Nov 15, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel A Formica, Marcie A Formica, 1146 School House Lane, Quakertown, PA 18951-2453
14441207	+ American Heritage Fcu, 3110 Grant Ave, Philadelphia, PA 19114-2542
14469177	+ BC&WSA, 1275 Almshouse Road, Warrington, PA 18976-1209

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 16 2024 00:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Nov 16 2024 05:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 16 2024 00:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14457417	Email/PDF: bncnotices@becket-lee.com	Nov 16 2024 01:07:51	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14457519	+ Email/Text: bankruptcy@cavps.com	Nov 16 2024 00:36:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14458552	EDI: JPMORGANCHASE	Nov 16 2024 05:21:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
14464580	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 16 2024 00:35:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14466191	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 16 2024 00:35:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14462647	Email/Text: Bankruptcy.Notices@pnc.com	Nov 16 2024 00:35:00	PNC BANK, N.A., Bankruptcy Department, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342
14453639	EDI: PRA.COM	Nov 16 2024 05:27:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14441224	^ MEBN	Nov 16 2024 00:23:08	PPL Electric Utilities, 2 North 9th Street, CPC-Genn1, Allentwon, PA 18101-1139
14449119	EDI: Q3G.COM	Nov 16 2024 05:27:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14472001	+ Email/Text: bncmail@w-legal.com		

District/off: 0313-2

Date Rcvd: Nov 15, 2024

User: admin

Form ID: 3180W

Page 2 of 3

Total Noticed: 16

14471984

+ Email/Text: bncmail@w-legal.com

Nov 16 2024 00:35:00 SYNCHRONY BANK, c/o Weinstein & Riley,
PS, 2001 Western Ave., Ste 400, Seattle, WA
98121-3132

Nov 16 2024 00:35:00 TD Bank USA, N.A., C O WEINSTEIN &
RILEY, PS, 2001 WESTERN AVENUE, STE
400, SEATTLE, WA 98121-3132

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14457428	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14521000	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court: PNC BANK, N.A., Bankruptcy Department, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
DENISE ELIZABETH CARLON	on behalf of Creditor PNC BANK NA bkgroup@kmllawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION, et.al. bkgroup@kmllawgroup.com
JEROME B. BLANK	on behalf of Creditor PNC BANK NA jblank@pincuslaw.com, mmorris@pincuslaw.com
JEROME B. BLANK	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION, et.al. jblank@pincuslaw.com, mmorris@pincuslaw.com
JOHN L. MCCLAIN	on behalf of Debtor Daniel A Formica aaamcclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
JOHN L. MCCLAIN	on behalf of Joint Debtor Marcie A Formica aaamcclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
MARIO J. HANYON	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION, et.al. wbefc@brockandscott.com, mario.hanyon@brockandscott.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS SONG	

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Nov 15, 2024

Form ID: 3180W

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on behalf of Creditor PNC BANK NATIONAL ASSOCIATION, et.al. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.EDCF@usdoj.gov

TOTAL: 11

Information to identify the case:			
Debtor 1	Daniel A Formica		
First Name	Middle Name	Last Name	
Debtor 2	Marcie A Formica		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-17854-amc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel A Formica

Marcie A Formica
fka Marcie Carr

11/14/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.